

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

|                         |   |                             |
|-------------------------|---|-----------------------------|
| In Re: Samantha Elkoni, | ) | Case No. 21-22633-CMB       |
|                         | ) |                             |
| Debtor.                 | ) | Chapter 13                  |
|                         | ) |                             |
| Samantha Elkoni,        | ) | Document No.:               |
|                         | ) |                             |
| Movants,                | ) | Related to Document No.: 19 |
|                         | ) |                             |
| v.                      | ) | Related to Claim No.: 5     |
|                         | ) |                             |
| Ronda J Winnecour,      | ) |                             |
|                         | ) |                             |
| Chapter 13 Trustee      | ) |                             |

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: \_\_\_\_\_
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☒ Other: Notice of Mortgage Payment Change filed by PennyMac Loan Services,  
LLC at claim number 5.

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

- ☒ Chapter 13 Plan dated January 6, 2022, at Docket No. 19.
- ☐ Amended Chapter 13 Plan

is modified as follows:

- ☒ Debtor(s) Plan payments shall be changed from **\$3,134.00** to **\$3,255.00** per month, effective January 1, 2024;
- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: This order incorporates and implements all Notice of Payment changes filed to date at Claim no. 5

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

**SO ORDERED**, this 27th day of December, 2023

  
United States Bankruptcy Judge **dmr**

Stipulated by:

/s/ Brian C. Thompson, Esquire  
Brian C. Thompson  
PA ID: 91197  
Thompson Law Group, P.C.  
125 Warrendale-Bayne Road, Suite 200  
Warrendale, PA 15086  
(724) 799-8404 Telephone  
(724) 799-8409 Facsimile  
[bthompson@thompsonattorney.com](mailto:bthompson@thompsonattorney.com)

FILED  
12/27/23 10:43 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/James C. Warmbrodt, Esquire  
James C. Warmbrodt  
PA ID: 42524  
Attorney for Chapter 13 Trustee  
U.S. Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
412-471-5566  
[jwarmbrodt@chapter13trusteewdpa.com](mailto:jwarmbrodt@chapter13trusteewdpa.com)

cc: All Parties in Interest to be served by Clerk

In re:  
Samantha Elkoni  
Debtor

Case No. 21-22633-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 27, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Samantha Elkoni, 464 Laredo Drive, Pittsburgh, PA 15241-1716   |
| cr       | + Greater Pittsburgh FCU, 4415 Fifth Avenue, Suite 100, Pittsburgh, PA 15213, UNITED STATES 15213-2654                           |
| 15438519 | + Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  |
| 15438520 | + Greater Pittsburgh FCU, 4415 Fifth Avenue, Suite 100, Pittsburgh, PA 15213-2654  |
| 15438526 | + U.S. Attorneys Office, Western District of PA, 4000 U.S. Post Office & Courthouse, 700 Grant Street, Pittsburgh, PA 15219-1906 |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                         | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| cr       | + Email/Text: ebnjts@grblaw.com                    | Dec 27 2023 23:46:00 | Township of Upper St. Clair, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753                    |
| 15455136 | + Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com | Dec 27 2023 23:53:09 | Aidvantage on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635   |
| 15438515 | Email/Text: creditcardbkcorrespondence@bofa.com    | Dec 27 2023 23:46:00 | Bank of America, 4060 Ogletown/Stanton Rd, DE5-019-03-07, Newark, DE 19713   |
| 15450560 | Email/Text: creditcardbkcorrespondence@bofa.com    | Dec 27 2023 23:46:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033  |
| 15438516 | + Email/PDF: AIS.cocard.ebn@aisinfo.com            | Dec 28 2023 00:56:27 | Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293   |
| 15438517 | + Email/PDF: Citi.BNC.Correspondence@citi.com      | Dec 27 2023 23:53:21 | Citicards CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027  |
| 15438518 | Email/Text: mrdiscen@discover.com                  | Dec 27 2023 23:46:00 | Discover Bank, PO Box 15316, Wilmington, DE 19850  |
| 15440137 | Email/Text: mrdiscen@discover.com                  | Dec 27 2023 23:46:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 15438521 | Email/Text: sbse.cio.bnc.mail@irs.gov              | Dec 27 2023 23:46:00 | Internal Revenue Service, 1000 Liberty Avenue, Room 705, Pittsburgh, PA 15222  |
| 15438522 | Email/PDF: ais.chase.ebn@aisinfo.com               | Dec 27 2023 23:53:22 | JPMCB - Card Services, 301 N Walnut Street, Floor 9, Wilmington, DE 19801  |
| 15447474 | + Email/Text: RASEBN@raslg.com                     | Dec 27 2023 23:46:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15453214 | Email/PDF: resurgentbknotifications@resurgent.com  | Dec 27 2023 23:53:09 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587   |
| 15448618 | Email/Text: Bankruptcy.Notices@pnc.com             | Dec 27 2023 23:46:00 | PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101   |

District/off: 0315-2

User: auto

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Date Rcvd: Dec 27, 2023

Form ID: pdf900

Total Noticed: 26

|          |   |                      |  |
|----------|---|----------------------|--|
| 15438524 | Email/Text: Bankruptcy.Notices@pnc.com      | Dec 27 2023 23:46:00 | PNC Bank, PO Box 5580, Cleveland, OH 44101   |
| 15438523 | Email/PDF: ebnotices@pnmac.com              | Dec 27 2023 23:53:38 | PennyMac Loan Services LLC, 6101 Condor Drive, Simi Valley, CA 93065   |
| 15448887 | + Email/PDF: ebnotices@pnmac.com            | Dec 27 2023 23:53:22 | PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410   |
| 15455917 | + Email/Text: bncmail@w-legal.com           | Dec 27 2023 23:47:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132                               |
| 15438525 | Email/Text: bncmail@w-legal.com             | Dec 27 2023 23:46:00 | TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301                               |
| 15455134 | + Email/Text: ebnjts@grblaw.com             | Dec 27 2023 23:46:00 | Township of Upper St. Clair, c/o GRB Law, Jeffrey R. Hunt, Esquire, 525 William Penn Place, Ste. 3110, Pittsburgh, PA 15219-1753 |
| 15441571 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com   | Dec 27 2023 23:53:09 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438                        |
| 15438527 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Dec 27 2023 23:53:35 | Wells Fargo Card Services, PO Box 14517, Des Moines, IA 50306-3517   |

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address            |
|----------|---------------|-----------------------------|
| cr       |               | PENNYMAC LOAN SERVICES, LLC |

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

| Name              | Email Address   |
|-------------------|---|
| Brian Nicholas    | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com   |
| Brian C. Thompson | on behalf of Debtor Samantha Elkoni bthompson@ThompsonAttorney.com<br>blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com |
| Denise R. Turner  |   |

District/off: 0315-2

User: auto

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on behalf of Creditor Greater Pittsburgh FCU drtesq913@gmail.com

Jeffrey R. Hunt

on behalf of Creditor Township of Upper St. Clair jhunt@grblaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6